

**Oracle FLEXCUBE Direct Banking  
Release 12.0.0  
Oracle Blackberry Application Based Mobile Banking  
User Manual**



**Part No. E52305-01**

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## 1. Transaction Host Integration Matrix

### Legends

|           |  |
|-----------|--|
| <b>NH</b> | No Host Interface Required.                  |
| ★         | Host Interface to be developed separately.   |
| ✓         | Pre integrated Host interface available.     |
| ×         | Pre integrated Host interface not available. |
| <b>Y</b>  | Yes  |
| <b>N</b>  | No   |

| Transaction Name                 | FLEXCUBE UBS | Third Party Host System | Qualified with Mobile Enabler |
|----------------------------------|--------------|-------------------------|-------------------------------|
| Log In                           | NH           | NH                      | Y                             |
| Log Out                          | NH           | NH                      | Y                             |
| Account Activity                 | ×            | ★                       | N                             |
| Account Details                  | ×            | ★                       | Y                             |
| Account Summary                  | ×            | ★                       | Y                             |
| Ad-hoc Account Statement Request | ×            | ★                       | N                             |
| Stop /Unblock Cheque Request     | ×            | ★                       | N                             |
| Cheque Status Inquiry            | ×            | ★                       | N                             |

## Transaction Host Integration Matrix

| Transaction Name              | FLEXCUBE UBS | Third Party Host System | Qualified with Mobile Enabler |
|-------------------------------|--------------|-------------------------|-------------------------------|
| Cheque Book Request           | ✓            | ★                       | N                             |
| Loan Details                  | ×            | ★                       | N                             |
| Mail Box                      | NH           | NH                      | N                             |
| Exchange Rate Inquiry         | ×            | ★                       | N                             |
| Own Account Transfer          | ×            | ★                       | Y                             |
| Internal Account Transfer     | ×            | ★                       | N                             |
| Domestic Account Transfer     | ✓            | ★                       | N                             |
| Pay Bill                      | ✓            | ★                       | N                             |
| Register Biller               | ✓            | ★                       | N                             |
| Delete Biller                 | NH           | ★                       | N                             |
| Redeem Term Deposit           | ✓            | ★                       | N                             |
| TD Details                    | ×            | ★                       | N                             |
| Transactions to Authorize     | NH           | NH                      | N                             |
| Change Password               | NH           | NH                      | Y                             |
| Credit Card Details           | ×            | ★                       | N                             |
| Credit Card Statement         | ×            | ★                       | N                             |
| Force Change Password         | NH           | NH                      | Y                             |
| Contract TD View              | ×            | ★                       | N                             |
| Buy Mutual Fund               | ×            | ★                       | N                             |
| Redeem Mutual Fund            | ×            | ★                       | N                             |
| Portfolio                     | ×            | ★                       | N                             |
| Switch Mutual Fund            | ×            | ★                       | N                             |
| Order Status                  | ×            | ★                       | N                             |
| Transaction Password Behavior | NH           | ★                       | Y                             |

## 2. Log In

This option allows you to perform the transaction through FLEXCUBE Direct Banking system using the Blackberry Application based mobile.

### **To login into the Blackberry Application Based Mobile Banking**

1. Download the FCDB application in the Blackberry Mobile Phone. The system displays initial screen to launch the application.

## Oracle FLEXCUBE Direct Banking



2. Select the **Launch** option. The system displays **Login** screen.

## Login



3. Type the username and password provided to login.
4. Click **Login** button using up\down scroll key. The system displays **Menu** screen.

Menu



5. Select any transaction icon by using up\down scroll key and the select key to proceed with that transaction.



### 3. Logout

This option enables you to log off the application.

#### **To log out of the Blackberry Application Based Mobile Banking Application**

1. Log on to the Blackberry Application Based Mobile Banking application.
2. Select the **Exit** from the options to log out from the application.

## Menu



3. The system displays initial **Launch** screen.

Select the **Switch Application** from the options to swap the application.

## 4. Account Activity

Using this option, you can get the account activity details for a selected account and a specified period.

### To view the account activity details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Account Activity** icon from menu using up\down scroll key and the select key. The system displays the **Account Activity** screen.

## Account Activity



## Field Description

| Field Name            | Description  |
|-----------------------|--|
| <b>Select Account</b> | [Mandatory, Dropdown]<br>Select the account from the dropdown list for account activity.   |
| <b>Search By</b>      | [Mandatory, Dropdown]<br>Select the search by option for account activity to be displayed from the dropdown list.<br>The options are <ul style="list-style-type: none"> <li>• Last 2 Days</li> <li>• Last 5 Days</li> <li>• Between Two dates</li> </ul> |

| Field Name       | Description  |
|------------------|--|
| <b>From Date</b> | <p>[Conditional, Alphanumeric, 10]</p> <p>Type the date from which the account activity is to be viewed.</p> <p>This field is applicable on selecting between two dates option in search by field.</p> |
| <b>To Date</b>   | <p>[Conditional, Alphanumeric, 10]</p> <p>Type the date to which the account activity is to be viewed.</p> <p>This field is applicable on selecting between two dates option in search by field.</p>   |

3. Select the **Submit** from the options. The system displays **Account Activity** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

### Account Activity



(Screen 1)



(Screen 2)



(Screen 3)

### Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Account</b>         | [Display]<br>This field displays the account Number of the Customer.<br>This field is not displayed in case of pagination. |
| <b>Opening Balance</b> | [Display]<br>This field displays the Opening Balance of the Account.<br>This field is not displayed in case of pagination. |

| Field Name                          | Description  |
|-------------------------------------|--|
| <b>Closing Balance</b>              | [Display]<br>This field displays the Closing balance of the account.<br>This field is not displayed in case of pagination. |
| <b>Transaction Date</b>             | [Display]<br>This field displays the date on which the transaction is carried Out.   |
| <b>Value Date</b>                   | [Display]<br>This field displays the Value date of the transaction.  |
| <b>Description</b>                  | [Display]<br>This field displays the description of the transaction.   |
| <b>Transaction Reference Number</b> | [Display]<br>This field displays the transaction reference number.   |
| <b>User Reference Number</b>        | [Display]<br>This field displays the user reference number.  |
| <b>Debit Amount</b>                 | [Display]<br>This field displays the amount of the transaction.  |

4. Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Home** from the options to navigate to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu.



## 5. Account Details

This menu allows you to view the account details of the selected account. You can view the details of both Conventional and Islamic CASA accounts mapped to your user.

### To view the account details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Account Details** icon from the menu using up\down scroll key and the select key. The system displays **Account Details** screen.

## Account Details



## Field Description

| Field Name  | Description   |
|---|---|
| <b>Select Account</b>   | [Mandatory, Drop down]<br>Select the account from the list for viewing the details. |
| 3. Select the <b>Submit</b> from the options. The system displays <b>Account Details</b> screen.<br>OR<br>Select the <b>Home</b> from the options to return to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application.<br>OR<br>Select the <b>Menu</b> from the options to return to the sub menu screen. |   |

## Account Details



(Screen 1)



(Screen 2)

## Field Description

| Field Name         | Description  |
|--------------------|--|
| <b>Customer Id</b> | [Display]<br>This field displays the Customer Id of the user                   |
| <b>Account</b>     | [Display]<br>This field displays the Account Number of the Customer's account. |

| Field Name                                  | Description   |
|---|---|
| <b>Current Balance</b>                      | [Display]<br>This field displays the current balance of the account along with the account currency.                  |
| <b>Uncleared Funds</b>                      | [Display]<br>This field displays the funds in the account that are not cleared with the base currency in the account. |
| <b>Overdraft limit</b>                      | [Display]<br>This field displays the uncleared funds of the account.  |
| <b>Net available balance for withdrawal</b> | [Display]<br>This field displays the net available balance for withdrawal.  |

4. Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Home** from the options to return to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 6. My Accounts

Account summary provides a summarized view of all the accounts mapped to the customer id.

### To view the account summary

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > My Accounts** icon from the menu using up\down scroll keys and the select key. The system displays **My Accounts** screen.

## My Accounts



## Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Account</b>         | [Display]<br>This field displays the account number selected from the dropdown.      |
| <b>Current Balance</b> | [Display]<br>This field displays the balance available in the account with currency. |
| <b>Customer Id</b>     | [Display]<br>This field displays the customer Id of the user                         |

3. Select the **Home** from the options to go to the main menu screen.  
OR  
Select the **Exit** from the options to exit from the application.

OR

Select the **Next Page**, **Last Page**, **Previous Page**, and **First Page** from the menu to navigate to the respective page.

OR

Select the **Menu** from the options to return to the sub menu screen.

## 7. Adhoc Statement

This menu allows you to request for an account statement for the period specified. Ad hoc account statement can be requested for account types as CASA, Islamic, Term Deposits, Loans etc. as per the accounts mapped to your user.

### To request the Adhoc Statement

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > Adhoc Statement** icon from the menu using up\down scroll keys and the select key. The system displays **Adhoc Statement** screen.



## Adhoc Statement



## Field Description

| Field Name          | Description   |
|---------------------|---|
| <b>Account Type</b> | <p>[Mandatory, Drop down]</p> <p>Select the type of account for which statement request is to be made. You can select below mentioned account types, as per the accounts mapped to your user.</p> <ul style="list-style-type: none"> <li>• Current and Savings</li> <li>• Term Deposits</li> <li>• Loans</li> <li>• Islamic Finance</li> </ul> <p>3. Select the <b>Submit</b> from the options. The system displays <b>Adhoc Statement</b> screen.<br/>OR<br/>Select the <b>Exit</b> from the options to exit from the application.</p> |

OR

Select the **Home** from the options to go the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

### Adhoc Statement



### Field Description

| Field Name            | Description   |
|-----------------------|---|
| <b>Account Type</b>   | [Display]<br>This field displays the account type selected in the previous screen.          |
| <b>Select Account</b> | [Mandatory, Drop down]<br>Select the Account number radio button from the list of accounts. |

| Field Name       | Description   |
|------------------|---|
| <b>From Date</b> | [Mandatory, Alphanumeric, 10]<br>Type the from date as start date for the Adhoc statement.<br><div>Note: From Date cannot be greater than current business date.From date cannot be greater than To date.</div> |
| <b>To Date</b>   | [Mandatory, Alphanumeric, 10]<br>Type the To date as end date for the Adhoc statement.<br><div>Note: To Date cannot be greater than Current Business date.</div>  |

4. Select the **Submit** from the options. The system displays **Adhoc Statement Verify** screen.  
OR  
Select the **Back** from the options to return to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to go to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## Adhoc Statement Verify



5. Select the **Confirm** from the options. The system displays **Adhoc Statement Confirm** screen.  
 OR  
 Select the **Change** from the options to navigate to the previous screen.  
 OR  
 Select the **Exit** from the options to exit from the application.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR  
 Select the **Menu** from the options to return to the sub menu screen.

## Adhoc Statement Confirm



6. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Ok** from the options. The initial **Adhoc Statement** screen is displayed  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 8. Stop Cheque

This menu allows you to stop unpaid cheque issued from the account or unblock a blocked/stopped cheque. You can stop/unblock a single cheque.

### To stop cheque

1. Log on to the Blackberry Mobile Banking application.
2. Select **Cheques > Stop Cheque** icon from the menu using up\down scroll keys and the select key. The system displays **Stop Cheque** screen.

## Stop Cheque



## Field Description

| Field Name            | Description   |
|-----------------------|---|
| <b>Select Action</b>  | [Mandatory, Dropdown]<br>Select the action to be performed i.e. Stop or cancel from the dropdown list.  |
| <b>Select Account</b> | [Mandatory, Dropdown]<br>Select the account for which the request is being made from the dropdown list. |
| <b>Cheque Number</b>  | [Mandatory, Numeric, 20]<br>Input the Valid Cheque Number which has to be stopped or Unblocked.         |

| Field Name    | Description  |
|---------------|--|
| <b>Reason</b> | [Mandatory, Alphanumeric, 40]<br>Input the reason of Stop or Unblock Of cheque for reference.<br>This field displays is an optional field for Cancel stopped cheque. |

3. Enter the relevant details.
4. Select the **Submit** from the options. The system displays **Stop Cheque Verify** screen.  
OR  
Select the **Exit** from the option to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

### Stop Cheque Verify





5. Select the **Confirm** from the options. The system displays **Stop Cheque Confirm** screen.  
OR  
Select the **Change** from the options to return to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## Stop Cheque Confirm



6. Select the **Home** from the options to navigate to the **menu** screen  
OR  
Select the **Menu** from the options to get back to the sub Menu screen.  
OR  
Select the **Exit** from the options to exit from the application  
OR  
Select the **OK** from the options to navigate to the stop cheque initial screen..

## 9. My Cheques

This menu enables you to view the status of a cheque issued.

### To inquire the cheque status

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > My Cheques** icon from the menu using up\down scroll keys and the select key. The system displays **My Cheques** screen.

## My Cheques



## Field Description

| Field Name            | Description   |
|-----------------------|---|
| <b>Select Account</b> | [Mandatory, Drop down]<br>Select the account for which the cheque status is to be inquired. |
| <b>Cheque Number</b>  | [Mandatory, Numeric, 20]<br>Type the cheque number for which status is to be inquired.      |

3. Select the **Submit** from the options. The system displays **My Cheques** screen with the cheque status details.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to get back to the sub Menu screen.

## My Cheques



## Field Description

| Field Name    | Description  |
|---------------|--|
| Account       | [Display]<br>This field displays the account number. |
| Cheque Number | [Display]<br>This field displays the cheque number.  |
| Cheque Status | [Display]<br>This field displays the cheque status.  |
| Amount        | [Display]<br>This field displays the cheque amount.  |

4. Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to get back to the sub Menu screen.

## 10. New Cheque Book

This menu enables you to place a request for a new cheque book to the bank.

### To request the cheque book

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > New Cheque Book** icon from the menu using up\down scroll keys and the select key. The system displays **New Cheque Book** screen.



## New Cheque Book



## Field Description

| Field Name                | Description  |
|---------------------------|--|
| <b>Select Account</b>     | [Mandatory, Drop down]<br>Select the account for which new cheque book is to be issued.  |
| <b>Cheque Book Option</b> | [Mandatory, Drop down]<br>Select the cheque book option. The options are: <ul style="list-style-type: none"> <li>• Cheque Book With 10 Leaves</li> <li>• Cheque Book With 50 Leaves</li> <li>• Cheque Book With 25 leaves</li> </ul> |

| Field Name              | Description  |
|-------------------------|--|
| <b>Mode of Delivery</b> | <p>[Mandatory, Drop down]</p> <p>Select the mode of delivery for the cheque book. The options are:</p> <ul style="list-style-type: none"> <li>• Branch</li> <li>• Courier</li> </ul> |

3. Select the **Submit** from the options. The system displays **New Cheque Book – Verify** screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to get back to the sub Menu screen.

### New Cheque Book – Verify



4. Select the **Confirm** from the options. The system displays **New Cheque Book – Confirm** screen.  
OR  
Select the **Change** from the options to navigate to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to get back to the sub Menu screen.

## New Cheque Book – Confirm



5. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **View Messages** from the options from the options to view the messages.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Ok** from the options. The initial **New Cheque Book** screen is displayed  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 11. Loan Details

This allows you to view all the relevant details of the loan accounts.

### To view the loan details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Loan Details** icon from the menu by using the up/down arrow keys. The system displays **Loan Details** screen.

## Loan Details



## Field Description

| Field Name   | Description  |
|--|--|
| <b>Select Account</b>  | [Mandatory, Drop down]<br>Select the account for which loan details is to be viewed. |
| 3. Select the <b>Submit</b> from the options. The system displays <b>Loan Details</b> screen.<br>OR<br>Select the <b>Home</b> from the options to navigate to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application.<br>OR<br>Select the <b>Menu</b> from the options to return to the sub menu screen. |  |

Loan Details



(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

### Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Account Details</b> |  |
| <b>Account</b>         | [Display]<br>This field displays the Account Number of the Customer for the Loan amount. |
| <b>Customer Id</b>     | [Display]<br>This field displays the customer id of the Customer                         |



| Field Name                      | Description   |
|---------------------------------|---|
| <b>Product Name</b>             | [Display]<br>This field displays the product name of the loan account.              |
| <b>Loan Details</b>             |   |
| <b>Sanctioned Loan Amount</b>   | [Display]<br>This field displays the Approved loan amount.                          |
| <b>Interest Rate</b>            | [Display]<br>This field displays the Rate of interest charged for the loan.         |
| <b>Maturity date</b>            | [Display]<br>This field displays the Loan Maturity Date.                            |
| <b>Disbursed Loan Amount</b>    | [Display]<br>This field displays the Loan amount disbursed till date.               |
| <b>Outstanding Loan details</b> |   |
| <b>Principal Balance</b>        | [Display]<br>This field displays the principal balance from the loan account.       |
| <b>Next Installment Date</b>    | [Display]<br>This field displays the Date when the next installment has to be paid. |
| <b>Next Installment Amount</b>  | [Display]<br>This field displays the next installment amount that has to be paid.   |
| <b>Installment arrears</b>      | [Display]<br>This field displays the installment arrears for the loan account..     |
| <b>Loan outstanding</b>         | [Display]<br>This field displays the loan outstanding amount that has to be paid.   |

4. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 12. Financing Details

This allows you to view all the relevant details of the Islamic finance accounts.

### To view the financing details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Financing Details** icon from the menu by using the up/down arrow keys. The system displays **Financing Details** screen.

## Financing Details



## Field Description

| Field Name   | Description   |
|--|---|
| <b>Select Account</b>  | [Mandatory, Dropdown]<br>Select the account from the dropdown list. |
| 3. Select the <b>Submit</b> from the options. The system displays <b>Loan Details</b> screen.<br>OR<br>Select the <b>Home</b> from the options to navigate to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application.<br>OR<br>Select the <b>Menu</b> from the options to return to the sub menu screen. |   |

## Financing Account Details



(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

## Field Description

| Field Name                           | Description  |
|--------------------------------------|--|
| <b>Account Details</b>               |  |
| <b>Customer Id</b>                   | [Display]<br>This field displays the customer id of the selected account.                          |
| <b>Account</b>                       | [Display]<br>This field displays the account numbers under a particular customer ID.               |
| <b>Product Name</b>                  | [Display]<br>This field displays the financing product name.                                       |
| <b>Financing Details</b>             |  |
| <b>Maturity Date</b>                 | [Display]<br>This field displays the maturity date of the financing account.                       |
| <b>Amount Financed</b>               | [Display]<br>This field displays the financed amount.  |
| <b>Finance Amount Disbursed</b>      | [Display]<br>This field displays the financing amount disbursed till date.                         |
| <b>Profit Rate</b>                   | [Display]<br>This field displays the profit rate applicable to the financing account.              |
| <b>Outstanding Financing Details</b> |  |
| <b>Principal Balance</b>             | [Display]<br>This field displays the outstanding principle balance on the loan account as on date. |
| <b>Next Installment Date</b>         | [Display]<br>This field displays the due date of the next installment.                             |
| <b>Next Installment Amount</b>       | [Display]<br>This field displays the next installment amount.                                      |
| <b>Installment Arrears</b>           | [Display]<br>This field displays the unpaid installment amount.                                    |
| <b>Outstanding Finance Amount</b>    | [Display]<br>This field displays the outstanding finance amount to be paid.                        |

4. Select the **Home** from the options to get back to the Menu screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 13. Mail Box

This option allows you to communicate with the bank administrator.

### To access the Mailbox options

1. Log on to the Blackberry Banking application.
2. Select **Services >Mailbox** icon from the menu. The system displays the **Inbox** screen.



## Mailbox



3. Select Inbox from the dropdown.
4. Select the **Submit** from the options. The system displays **View inbox** screen.  
OR  
Select the **Compose** from the options. The system displays **Compose message** screen.  
OR  
Select the **Bulletin** from the options. The system displays **View Bulletin** screen.  
OR  
Click the **Sent messages** from the options. The system displays the **Sent messages** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 13.1. Inbox

### Message Details



(Screen1)



(Screen2)

1. Select the **Back** button from the options to return to the previous screen  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.
2. Select the **Bulletin** from the options. The system displays **View Bulletin** screen.

## 13.2. Bulletin

[View Bulletin](#)



1. Select the message to be viewed from the dropdown list.
2. Select **View** from the options. The system displays the message in the **Bulletins** screen.  
 OR  
 Select **Inbox** from the options to view the inbox message.  
 OR  
 Select **Sent messages** from the options to view sent messages.  
 OR  
 Select the **Exit** from the options to exit from the application.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR  
 Select the **Menu** from the options to return to the sub menu screen.

## Bulletins



(Screen1)



(Screen2)

3. Select **Back** from the options to return to the previous screen.  
OR  
Select **Exit** from the options to exit the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.
4. Click the **Sent messages** on the mailbox screen from the options. The system displays the Sent messages screen.

## 13.3. Sent Messages

### Sent Messages



1. Select the message to be viewed using up down arrow keys and select key.
2. Select **View** from the options. The system displays the message in the **message details** screen.  
OR  
Select **Inbox** from the options to view the inbox message.  
OR  
Select **Bulletin** from the options to view bulletin messages.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

### Sent Messages



(Screen2)



(Screen2)

3. Select **Home** from the options to navigate to the menu screen  
OR  
Select **Back** from the options to return to the previous screen.  
OR  
Select **Exit** from the options to exit the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 13.4. Compose Messages

### Compose Messages



(Screen1)



(Screen2)

1. Select the **Subject** and **Customer** using up down arrow keys and select key.
2. Enter the message.
3. Select **Send** from the options. The system displays sent message in mailbox screen.  
OR  
Select **Inbox** from the options to view the inbox message.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.



## Compose Messages- Message Sent



4. Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.



## 13.5. Alerts

### Alerts



1. Select **Sender** from drop down list.
2. Select **View** from the options. The system displays the message in the **Alerts** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Back** from the options to return to previous screen.

### View Alerts



3. Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 13.6. Tasks

### Tasks



1. Select Task from drop down list.
2. Select **Submit** from the options. The system displays the message in the **Task** screen.  
 OR  
 Select the **Exit** from the options to exit from the application.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR  
 Select the **Back** from the options to return to previous screen.  
 OR  
 Select **Compose** from option. The system will display Compose message screen

### View Tasks



(Screen1)



(Screen2)

## 14. Forex Inquiry

This menu enables you to inquire the latest exchange rate for various foreign currencies. Exchange rates will be displayed against the base currency of FLEXCUBE Direct Banking.

### To inquire Foreign Exchange Rates

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services >Forex Rates** from the menu using up\down scroll keys and the select key. The system displays **Forex Rates** screen.

## Forex Rates



## Field Description

| Field Name           | Description  |
|----------------------|--|
| <b>From Currency</b> | [Display]<br>This field displays the base currency to enquire the exchange rate.                                   |
| <b>To Currency</b>   | [Mandatory, Dropdown]<br>Select the currency to which the exchange rate is being asked for from the dropdown list. |

3. Select the To currency.

4. Select **Submit** from the options. The system displays **Foreign Exchange Rate Inquiry** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

### Forex Rates



(Screen 1)



(Screen 2)

### Field Description

| Field Name | Description |
|------------|-------------|
|------------|-------------|

| Field Name               | Description   |
|--------------------------|---|
| <b>Foreign Rate Unit</b> | [Display]<br>This field displays the foreign rate unit currency.  |
| <b>To Currency</b>       | [Display]<br>This field displays the currency to which the exchange rate is being asked for.                          |
| <b>Cash Buy</b>          | [Display]<br>This field displays the rate at which the bank will buy the foreign currency in cash transaction         |
| <b>Cash Sell</b>         | [Display]<br>This field displays the rate at which the bank will sell the foreign currency in a cash transaction      |
| <b>TT Buy</b>            | [Display]<br>This field displays the rate at which the bank will buy the foreign currency in a telegraphic transfer   |
| <b>TT Sell</b>           | [Display]<br>This field displays the rate at which the bank will sell the foreign currency in a telegraphic transfer. |

5. Select the **Home** option to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the Menu from the options to return to the sub menu screen  
OR  
Select the Back from the options to return to the previous screen.



## 15. Own Account Transfer

This menu enables you to initiate an own account transfer. Own account transfer can be done between any accounts owned by the same user i.e. the accounts that are under the customer ids mapped to the user.

### To do the own account transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Own Account Transfer** icon from the menu using down scroll keys. The system displays **Own Account Transfer** screen.

## Own Account Transfer



(Screen 1)



(Screen 2)

## Field Description

| Field Name   | Description  |
|--------------|--|
| From Account | [Mandatory, Drop down]<br>Select the From Account as the source account for the own account transfer.    |
| To Account   | [Mandatory, Drop down]<br>Select the To Account as the destination account for the own account transfer. |

| Field Name       | Description   |
|------------------|---|
| <b>Amount</b>    | [Mandatory, Numeric, 15]<br>Type the amount for the transfer.           |
| <b>Narrative</b> | [Optional, Alphanumeric, 35]<br>Type the narrative for the transaction. |

3. Select the **Submit** from the options. The system displays **Own Account Transfer Verify** screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## Own Account Transfer Verify



4. Select the **Confirm** from the Options. The system displays **Own Account Transfer Confirm** screen.  
OR  
Select the **Exit** from the Options to exit from the application.  
OR  
Select the **Home** from the Options to navigate to the menu screen.  
OR  
Select the **Change** from the Options to navigate to the previous screen.  
OR  
Select the **View Messages** from the Options to view the messages.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## Own Account Transfer Confirm



5. Select the **Home** from the options to get back to the Menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the messages.  
OR  
Select the **Ok** from the options. The initial **Own Account Transfer** screen is displayed.  
OR  
Select the **Menu** from the options to return to the sub menu screen

## 16. Internal Transfer

This menu enables you to initiate an internal transfer. Internal Transfer is transfer of amount within different accounts of the same bank

### To do the internal transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Internal Transfer** icon from the menu using down scroll keys and the select key. The system displays **Internal Transfer** screen.

## Internal Transfer



(Screen 1)



(Screen 2)

## Field Description

| Field Name   | Description  |
|--------------|--|
| From Account | [Mandatory, Drop down]<br>Select the From Account as the source account for the internal transfer. |

| Field Name                | Description  |
|---------------------------|--|
| <b>To Account</b>         | [Mandatory, Alphanumeric, 34]<br>Type the To Account as the destination account for the internal transfer. |
| <b>Destination Branch</b> | [Mandatory, Drop down]<br>Select the To Account as the destination account for the internal transfer.      |
| <b>Amount</b>             | [Mandatory, Numeric, 15]<br>Type the amount for the transfer.  |
| <b>Currency</b>           | [Mandatory, Drop down]<br>Type the amount for the transfer.  |
| <b>Narrative</b>          | [Optional, Alphanumeric, 35]<br>Type the narrative for the transaction.                                    |

3. Select the **Submit** from the options. The system displays **Internal Transfer Verify** screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen

#### Internal Transfer Verify





(Screen 1)



(Screen 2)

4. Select the **Confirm** from the options. The system displays **Internal Transfer Confirm** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Change** from the options to navigate to the previous screen.  
OR  
Select the **View Messages** from the options to view the messages.  
OR  
Select the **Menu** from the options to return to the sub menu screen

## Internal Transfer Confirm



(Screen 1)



(Screen 2)

5. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the messages  
OR  
Select the **Ok** from the options. The initial **Internal Transfer** screen is displayed  
OR  
Select the **Menu** from the options to return to the sub menu screen

## 17. Domestic Payment

This menu enables the user to initiate a domestic account transfer. Domestic Transfer is transfer of amount within different banks

### To do the domestic account transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Domestic Payment** icon from the menu using down scroll key and Select key. The system displays **Domestic Payment** screen.

## Domestic Payment



(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

### Field Description

| Field Name                 | Description  |
|----------------------------|--|
| <b>From Account</b>        | [Mandatory, Drop down]<br>Select the From Account as the source account for the domestic payment.    |
| <b>Beneficiary Details</b> |  |
| <b>To Account</b>          | [Mandatory, Drop down]<br>Select the To Account as the destination account for the domestic payment. |

| Field Name | Description |
|------------|-------------|
|------------|-------------|

### Beneficiary Bank Details

|                                    |   |
|------------------------------------|---|
| <b>National Clearing Code type</b> | [Mandatory, Drop down]<br>Select the national clearing code type. |
|------------------------------------|---|

|                               |   |
|-------------------------------|---|
| <b>National Clearing Code</b> | [Mandatory, Alphanumeric, 20]<br>Type the national clearing code. |
|-------------------------------|---|

### Payment details

|               |   |
|---------------|---|
| <b>Amount</b> | [Mandatory, Numeric, 15]<br>Type the amount for the domestic payment. |
|---------------|---|

|                 |  |
|-----------------|--|
| <b>Currency</b> | [Mandatory, Radio button]<br>Select the currency for the amount. |
|-----------------|--|

### Other Details

|                  |   |
|------------------|---|
| <b>Narrative</b> | [Optional, Alphanumeric, 35]<br>Type the Narrative for the transfer for future reference. |
|------------------|---|

3. Select the **Submit** from the options. The system displays **Domestic Payment Verify** screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen

Domestic Payment Verify



(Screen 1)



(Screen 2)



(Screen 3)

4. Select the **Confirm** from the options. The system displays **Domestic Payment Confirm** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Change** from the options to navigate to the previous screen.  
OR  
Select the **View Messages** from the options to view the messages.  
OR  
Select the **Menu** from the options to return to the sub menu screen



Domestic Payment Confirm



(Screen 1)



(Screen 2)



(Screen 3)

5. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the messages.  
OR  
Select the **Ok** from the options. The initial **Domestic Payment** screen is displayed.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 18. Pay Bill

This menu enables you to pay the Utility Bills for the Registered Billers with the Bank.

### To pay the bills

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Pay Bill** icon from the menu using up/down arrow key and Select key. The system displays **Pay Bills** screen.

## Pay Bills



(Screen 1)



(Screen 2)

## Field Description

| Field Name    | Description  |
|---------------|--|
| Select Biller | [Mandatory, Drop down]<br>Select the Name of the Biller Radio button.                |
| Bill Number   | [Mandatory, Alphanumeric,15]<br>Type the Bill number for which payment is to be made |

| Field Name                  | Description   |
|-----------------------------|---|
| <b>Bill Generation Date</b> | [Mandatory, Alphanumeric, 10]<br>Type the date on which the Bill payment is due.      |
| <b>Payment Amount</b>       | [Mandatory, Alphanumeric,15]<br>Type the amount of payment being done.                |
| <b>From Account</b>         | [Mandatory, Drop down]<br>Select the account number from which payment is to be done. |

3. Select **Submit** from the options. The system displays **Pay Bill Verify** screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

#### Pay Bill Verify



(Screen 1)



(Screen 2)

4. Select the **Confirm** from the options. The system displays **Pay Bill Confirm** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Change** from the options to navigate to previous screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## Pay Bill Confirm



(Screen 1)



(Screen 2)

5. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.  
OR  
Select the **Ok** from the options. The initial **Pay Bill** screen is displayed

## 19. Register Biller

This menu enables you to register a Biller to Pay the Utility Bills through the Bank.

### To register the biller

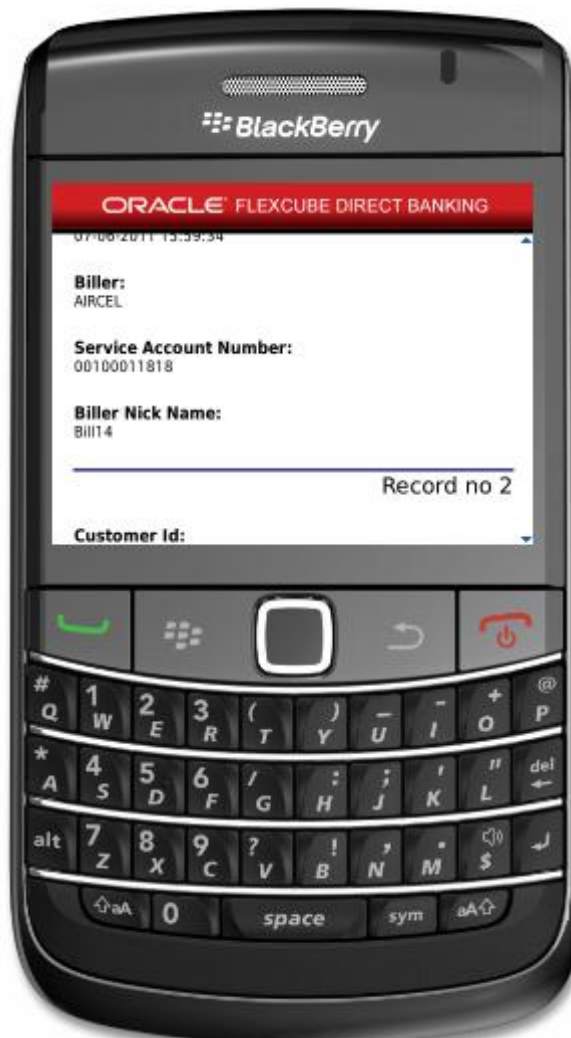
1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Register Biller** icon from the menu using up/down arrow key and Select key.  
The system displays **Biller Information** screen.



## Biller Information



(Screen 1)



(Screen 2)

## Field Description

| Field Name                | Description   |
|---------------------------|---|
| <b>Biller Information</b> |   |
| <b>Biller Name</b>        | [Display]<br>This field displays the Name of the Biller |

| Field Name                    | Description   |
|-------------------------------|---|
| <b>Biller Nick Name</b>       | [Display]<br>This field displays the Nick Name of the Biller                          |
| <b>Registered On</b>          | [Display]<br>This field displays the Date on which the Biller was Registered.         |
| <b>Service Account Number</b> | [Display]<br>This field displays the account number of the Customer for bill payment. |
| <b>Customer Id</b>            | [Display]<br>This field displays the Customer Id of the Biller                        |

3. Select **Add Biller** from the options. The system displays **Register Biller** screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select **First Page**, **Last Page**, **Next Page**, and **Previous Page** from the menu to navigate to the respective pages.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

### Register Biller





### Field Description

| Field Name             | Description   |
|------------------------|---|
| <b>Register Biller</b> |   |
| <b>Select Customer</b> | [Mandatory, Drop down]<br>Select the Customer for which the biller is to be registered. |
| <b>Select Biller</b>   | [Mandatory, Drop down]<br>Select the Biller from the list of the billers.               |

| Field Name                    | Description  |
|-------------------------------|--|
| <b>Service Account Number</b> | [Mandatory, Alphanumeric,15]<br>Type the Service account number. |
| <b>Biller Nick Name</b>       | [Mandatory, Alphanumeric,15]<br>Type the Service account number. |

4. Select **Submit** from the options. The system displays **Register Biller Verify** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

#### Register Biller Verify



5. Select the **Confirm** from the options. The system displays **Register Biller Confirm** screen.  
 OR  
 Select the **Change** from the options to navigate to the previous screen.  
 OR  
 Select the **Exit** from the options to exit from the application.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR  
 Select the **Menu** from the options to return to the sub menu screen.

## Register Biller Confirm



6. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the messages.  
OR  
Select the **OK** from the options to navigate to the initial Biller Information screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 20. Delete Biller

This menu enables you to delete a already registered biller.

### To delete the biller

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Delete Biller** icon from the menu using up/down arrow key and Select key.  
The system displays **Delete Biller** screen.



## Delete Biller

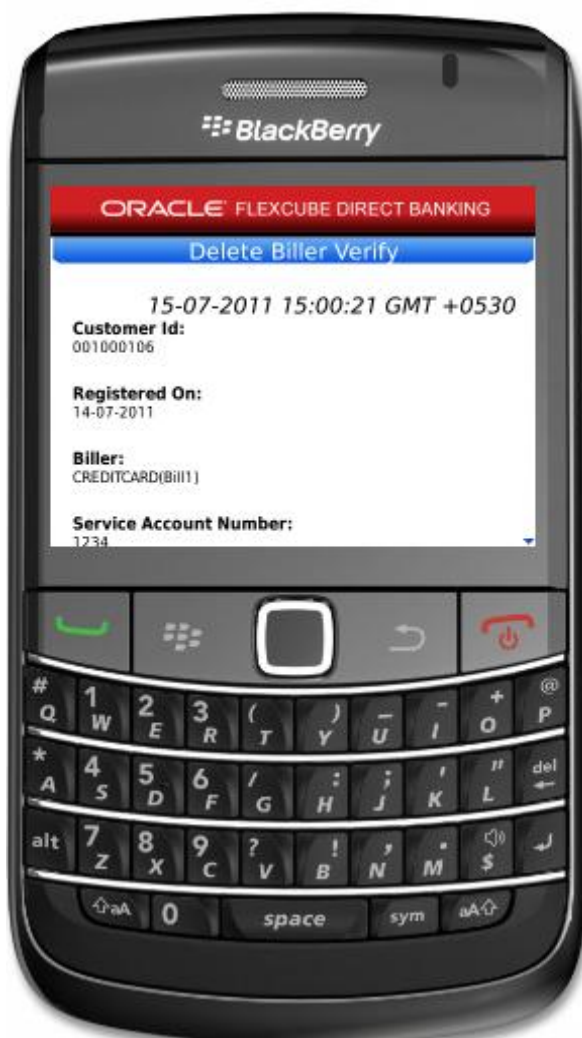


## Field Description

| Field Name         | Description   |
|--------------------|---|
| <b>Biller Name</b> | [Mandatory, Drop down]<br>Select the Biller from the list of the billers. |

3. Select **Submit** from the options. The system displays **Delete Biller Verify** screen.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR  
 Select the **Exit** from the options to exit from the application.  
 OR  
 Select the **Menu** from the options to return to the sub menu screen.

## Delete Biller Verify



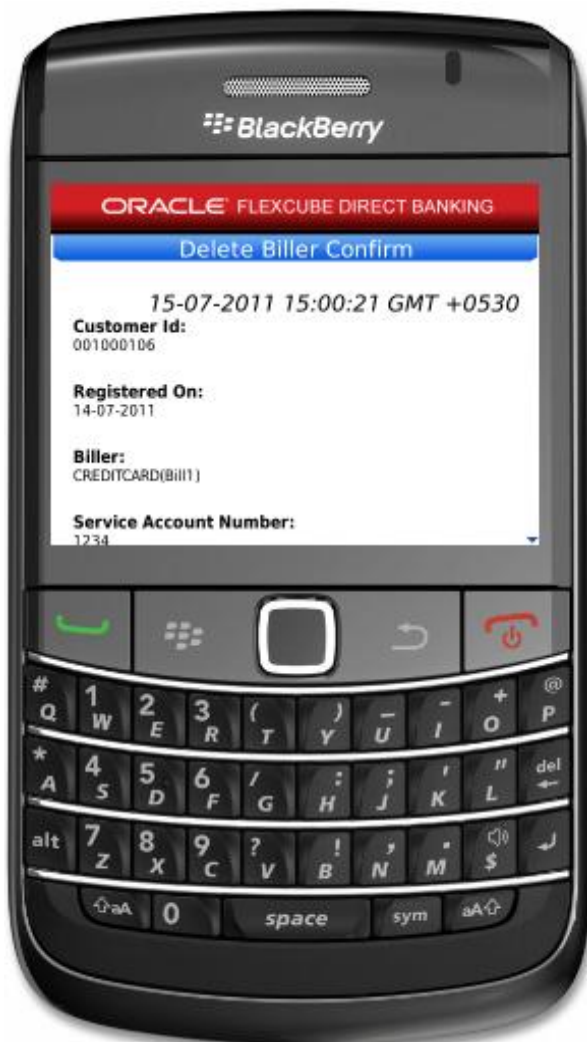
(Screen 1)



(Screen 2)

4. Select the **Confirm** from the options. The system displays **Delete Biller Confirm** screen.  
 OR  
 Select the **Back** from the options to navigate to the previous screen.  
 OR  
 Select the **Exit** from the options to exit from the application.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR  
 Select the **Menu** from the options to return to the sub menu screen.

## Delete Biller Confirm



(Screen 1)



(Screen 2)

5. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the messages.  
OR  
Select the **OK** from the options to navigate to the Delete Biller screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 21. Deposit Redemption

Redeem Term Deposit option allows you to Redeem your term Deposit details either partially or fully through Blackberry Application based Mobile Banking.

### To redeem the term deposit

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Deposit Redemption** icon from the menu using up/down arrow key and Select key. The system displays **Deposit Redemption** screen.

## Deposit Redemption



## Field Description

| Field Name  | Description  |
|---|--|
| <b>Select Deposit</b>   | [Mandatory, Drop down]<br>Select the deposit for redemption. |
| 3. Select <b>Submit</b> from the options .The system displays <b>Deposit Redemption</b> screen.<br>OR<br>Select the <b>Home</b> from the options navigate to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application.<br>OR<br>Select the <b>Menu</b> from the options to return to the sub menu screen. |  |

## Deposit Redemption



(Screen 1)



(Screen 2)



(Screen 3)

**Field Description**

| Field Name             | Description   |
|------------------------|---|
| <b>Deposit Details</b> |   |
| <b>Deposit Account</b> | [Display]<br>This field displays the deposit account. |
| <b>Deposit Product</b> | [Display]<br>This field displays the deposit product. |

| Field Name             | Description  |
|------------------------|--|
| <b>Deposit Amount</b>  | [Display]<br>This field displays the deposit amount.   |
| <b>Maturity Date</b>   | [Display]<br>This field displays the maturity date of the deposit.   |
| <b>Interest Rate</b>   | [Display]<br>This field displays the interest rate.  |
| <b>Redemption</b>      |  |
| <b>Redemption Type</b> | [Mandatory, Drop down]<br>Select the redemption type. The options are: <ul style="list-style-type: none"> <li>• Partial Redemption</li> <li>• Full Redemption</li> </ul> |
| <b>Amount</b>          | [Mandatory, Numeric, 15]<br>This field displays the deposit account.   |
| <b>Transfer To</b>     | [Mandatory, Drop down]<br>Select the transfer to account as the destination account for the redemption.  |

4. Select **Redeem** from the options. The system displays **Deposit Redemption Verify** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.



Deposit Redemption Verify



(Screen 1)



(Screen 2)



(Screen 3)

5. Select the **Confirm** from the options. The system displays **Deposit Redemption Confirm** screen.  
 OR  
 Select the **Change** from the options to navigate to the previous screen.  
 OR  
 Select the **Exit** from the options to exit from the application.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR  
 Select the **Menu** from the options to return to the sub menu screen.

#### Deposit Redemption Confirm



(Screen 1)



(Screen 2)



(Screen 3)

6. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the messages  
OR  
Select the **OK** from the options to return to the Deposit redemption initial screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen..

## 22. Deposit Details

Term Deposit Details displays the list of all Term Deposit accounts with details, under all the customer id's linked to your user id.

### To view the TD Details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Deposit Details** icon from the menu using up/down arrow key and Select key. The system displays **Deposit Details** screen.

## Deposit Details



## Field Description

| Field Name  | Description  |
|---|--|
| <b>Select Account</b>   | [Mandatory, Drop down]<br>Select the account for which deposit details are to be viewed. |
| 3. Select the <b>Submit</b> from the options. The system displays <b>Deposit Details</b> screen.<br>OR<br>Select the <b>Home</b> from the options to navigate to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application.<br>OR<br>Select the <b>Menu</b> from the options to return to the sub menu screen. |  |

Deposit Details



(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

### Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Account Details</b> |  |
| <b>Customer Id</b>     | [Display]<br>This field displays the Customer Id of the Customer.  |
| <b>Deposit Account</b> | [Display]<br>This field displays the Term deposit account number registered for Mobile banking under the customer ID |



| Field Name                    | Description   |
|-------------------------------|---|
| <b>Product Name</b>           | [Display]<br>This field displays the Product name of the term deposit product.  |
| <b>Current Balance</b>        | [Display]<br>This field displays the Balance in the Term deposit account.   |
| <b>Deposit Details</b>        |   |
| <b>Deposit Date</b>           | [Display]<br>This field displays the date of deposit in the Term deposit .  |
| <b>Maturity Date</b>          | [Display]<br>This field displays the Maturity date of the Term deposit.   |
| <b>Interest Rate</b>          | [Display]<br>This field displays the interest rate of the Term deposit.<br>This field is applicable only for the conventional term deposit. |
| <b>Profit Rate</b>            | [Display]<br>This field displays the profit rate of the Term deposit.<br>This field is applicable only for Islamic term deposit.            |
| <b>Maturity Instructions</b>  |   |
| <b>Rollover Instructions</b>  | [Display]<br>This field displays the rollover instruction.  |
| <b>Payout Details</b>         |   |
| <b>Payout Type</b>            | [Display]<br>This field displays the payout type.   |
| <b>Percentage</b>             | [Display]<br>This field displays the percentage for payout.   |
| <b>Additional Information</b> | [Display]<br>This field displays the account number.  |

4. Select the **Home** from the options to navigate to the **Menu** screen.  
OR  
Select the **Back** from the options to return to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 23. Transactions to Authorize

Transaction to authorize displays all the transactions with their status as Pending, Semi Authorized or Initiated for the user.

### To view the transactions for authorization

1. Log on to the Blackberry Mobile Banking application.
2. Select **Pending Authorizations** icon from the menu using up\down scroll keys and select key.  
The system displays **View Authorization Transactions** screen.

## View Authorization Transactions



## Field Description

| Field Name  | Description  |
|---|--|
| <b>Select Transaction</b>   | [Mandatory, Drop down]<br>Select the transaction to be authorized or rejected. |
| 3. Select <b>Submit</b> from the options. The system displays <b>Pending Authorizations</b> screen.<br>OR<br>Select the <b>Home</b> from the options to navigate to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application. |  |

## Pending Authorizations



(Screen 1)



(Screen 2)

## Field Description

| Field Name                        | Description   |
|-----------------------------------|---|
| <b>E banking Reference Number</b> | [Optional, Alphanumeric]<br>Type the E banking Reference Number as search criteria. |
| <b>Status</b>                     | [Optional, Dropdown]<br>Select the status of the transaction to be searched.        |

| Field Name           | Description   |
|----------------------|---|
| <b>Initiator</b>     | [Optional, Alphanumeric]<br>Type the Initiator of the transaction as search criterion |
| <b>Select Record</b> | [Mandatory, Dropdown]<br>Select the Record to search for authorization.               |

4. Select the **Authorize** from the options if you want to authorize the transaction. The system displays **Verify Authorization Transaction** screen.  
OR  
Select the **Send To Modify** from the options to send the transaction for modification.  
OR  
Select the **Search** from the options to search the transaction to authorize or reject as per the entered search criteria.  
OR  
Select the **Change** from the options to navigate to the previous screen.  
OR  
Select the **Reject** from the options if you want to reject the transaction.  
OR  
Select the **View** from the options to view the transaction details.  
OR  
Select the **Home** from the options to navigate to the options screen.  
OR  
Select the **Exit** from the options to exit from the application.

#### Pending Transactions – Verify



(Screen 1)



(Screen 2)

5. Select **Confirm** from the options. The system displays **Pending Transactions – Confirm** screen.  
OR  
Select the **Change** from the options to navigate to the previous screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.

## Pending Transactions – Confirm



(Screen 1)



(Screen 2)

6. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the messages.  
OR  
Select the **OK** from the options to navigate to the initial View Authorization Transactions screen.

## 24. Change Password

The Change password allows you to change the password for a Mobile User.

### To change the password

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > Change Password** icon from the menu using up\down scroll keys and select key. The system displays **Change Password** screen.



## Change Password



## Field Description

| Field Name           | Description   |
|----------------------|---|
| <b>User Id</b>       | [Display]<br>This field displays the User Id of the user.   |
| <b>Password Type</b> | [Mandatory, Drop down]<br>Select the password type radio button from the two types of password types available.<br>The options available are <ul style="list-style-type: none"> <li>• Login Password</li> <li>• Transaction password</li> </ul> |

3. Select **Submit** from the options. The system displays **Change Password** screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## Change Password



(Screen 1)



(Screen 2)

## Field Description

| Field Name        | Description   |
|-------------------|---|
| User Id           | [Display]<br>This field displays the User Id of the user.               |
| Password Type     | [Display]<br>This field displays the password type selected.            |
| Existing password | [Mandatory, Alphanumeric,20]<br>Type the Existing password of the user. |

| Field Name                  | Description  |
|-----------------------------|--|
| <b>New Password</b>         | [Mandatory, Alphanumeric,20]<br>Type the New password for the user.                  |
| <b>Confirm New password</b> | [Mandatory, Alphanumeric,20]<br>Type the new password again to confirm for the user. |

4. Enter the Old password and the New Password.
5. Select **Change** from the menu. The system displays **Verify Change Password** screen.  
OR  
Select the **Home** to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.  
OR  
Select the **Back** from the options to return to the previous screen.

Note: New password has to be as per the Password Policy displayed below the text fields.

#### Verify Change Password



6. Select **Yes** from the options. The system displays **Confirm Change Password** screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.  
OR  
Select the **Back** from the options to return to the previous screen.

#### Confirm Change Password



7. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.  
OR  
Select the **Ok** from the options. The initial **Change Password** screen is displayed

## 25. Credit Card Details

This menu enables you to view the details of the Credit Card.

### To view the credit card details

1. Log on to the Blackberry Mobile Banking application.
2. Select **My Cards > Credit Card Details** icon from the menu using down arrow key and Select key. The system displays **Credit Card Details** screen.

Credit Card Details



Field Description

| Field Name   | Description  |
|--|--|
| Select Card  | [Mandatory, Drop down]<br>Select the credit card for which details are to be viewed. |
| 3. Select <b>Submit</b> from the Options. The system displays selected card details in the <b>Credit Card Details</b> screen.<br>OR<br>Select the <b>Home</b> from the options to navigate to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application.<br>OR<br>Select the <b>Menu</b> from the options to return to the sub menu screen. |  |



Credit Card Details



(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

### Field Description

| Field Name          | Description  |
|---------------------|--|
| <b>Card Number</b>  | [Display]<br>This field displays the credit card number for which the details are displayed. |
| <b>Product Name</b> | [Display]<br>This field displays the product name.   |
| <b>Expiry Date</b>  | [Display]<br>This field displays the expiry date.  |

| Field Name                     | Description   |
|--------------------------------|---|
| <b>Reward Points Available</b> | [Display]<br>This field displays the reward points available.       |
| <b>Total Credit Limit</b>      | [Display]<br>This field displays the total credit limit.            |
| <b>Available Credit Limit</b>  | [Display]<br>This field displays the credit limit available to you. |
| <b>Total Cash Limit</b>        | [Display]<br>This field displays the total cash limit.              |
| <b>Available Cash limit</b>    | [Display]<br>This field displays the available cash limit.          |
| <b>Total Unbilled Amount</b>   | [Display]<br>This field displays the total unbilled amount.         |
| <b>Last Payment Date</b>       | [Display]<br>This field displays the last payment date.             |
| <b>Last Payment Amount</b>     | [Display]<br>This field displays the last payment amount.           |
| <b>Payment Due Details</b>     |   |
| <b>Statement Date</b>          | [Display]<br>This field displays the statement date.                |
| <b>Total Billed Amount</b>     | [Display]<br>This field displays the total billed amount.           |
| <b>Payment Due Date</b>        | [Display]<br>This field displays the last payment due date.         |
| <b>Minimum Amount Due</b>      | [Display]<br>This field displays the minimum amount due.            |

4. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 26. Credit Card Statement

This menu enables you to View the Statement of the Credit Card.

### To view the credit card statement

1. Log on to the Blackberry Mobile Banking application.
2. Select **My Cards > Credit Card Statement** icon from the menu using down arrow key and Select key. The system displays **Credit Card Statement** screen.

## Credit Card Statement



## Field Description

| Field Name         | Description   |
|--------------------|---|
| <b>Card Number</b> | [Mandatory, Drop down]<br>Select the card number for which statement is to be viewed. |
| <b>Month</b>       | [Mandatory, Drop down]<br>Select the month for viewing the statement.                 |
| <b>Year</b>        | [Mandatory, Drop down]<br>Select the year for viewing the statement.                  |

3. Select **Submit** from the options. The system displays card statement details in the **Credit Card Statement** screen  
OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

## Credit Card Statement



(Screen 1)



(Screen 2)

## Field Description

| Field Name  | Description  |
|-------------|--|
| Card Number | [Display]<br>This field displays the credit card number for which the details are displayed. |
| Month       | [Display]<br>This field displays the month for which statement is viewed.                    |

| Field Name              | Description  |
|-------------------------|--|
| <b>Year</b>             | [Display]<br>This field displays the year for which statement is viewed. |
| <b>Reference Number</b> | [Display]<br>This field displays the reference number.                   |
| <b>Transaction Date</b> | [Display]<br>This field displays the transaction date.                   |
| <b>Description</b>      | [Display]<br>This field displays the description of the credit card.     |
| <b>Credit</b>           | [Display]<br>This field displays the credit amount.                      |

4. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.



## 27. Force Change Password

This option forces you to mandatorily change your password. Force Change Password screen comes in following scenarios.

- If you are login for the first time.
- If you have reset your password.
- If your password has expired.

### To perform the forced change password

1. Log on to the Blackberry Mobile Banking application in the case of above scenarios. The system forces to change the password by displaying **Change Login Password** screen.

## Change Login Password



(Screen 1)



(Screen 2)

## Field Description

| Field Name        | Description  |
|-------------------|--|
| User ID           | [Display]<br>This field displays the user id.                |
| Existing Password | [Mandatory, Alphanumeric,20]<br>Type your existing password. |

| Field Name                  | Description  |
|-----------------------------|--|
| <b>New Password</b>         | [Mandatory, Alphanumeric,20]<br>Type the new password.<br><div>Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.</div> |
| <b>Confirm new password</b> | [Mandatory,Alphanumeric,20]<br>Retype the new password for confirmation.   |

2. Select the **Change** from the options. The system displays **Confirm Change Password** screen.  
OR  
Select the **Exit** from the options to exit from the application.

### Confirm Change Password



3. Select **OK** from the options. The system displays **Change Transaction password** screen.  
OR  
Select **Exit** from the options to exit from the application.

### Change Transaction Password



(Screen1)



(Screen2)

#### Field Description

| Field Name        | Description  |
|-------------------|--|
| User ID           | [Display]<br>This field displays the user id.                |
| Existing Password | [Mandatory, Alphanumeric,20]<br>Type your existing password. |

| Field Name                  | Description  |
|-----------------------------|--|
| <b>New Password</b>         | [Mandatory, Alphanumeric,20]<br>Type the new password.<br><div>Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.</div> |
| <b>Confirm new password</b> | [Mandatory,Alphanumeric,20]<br>Retype the new password for confirmation.   |

4. Select the **Change** option. The system displays **Confirm Change Password** screen.

#### Confirm Change Password



5. Select the **OK** from the options. The system displays the main **Menu** screen.  
OR  
Select **Exit** from the options to exit from the application.

## 28. Contract Deposits

This option allows you to view the contract term deposit details.

### To view the contract Deposit details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Contract Deposits** from the menu using up\down scroll keys and select key.  
The system displays **Contract Deposits** screen.



## Contract Deposits



## Field Description

| Field Name              | Description  |
|-------------------------|--|
| <b>Contract Deposit</b> | <p>[Mandatory, Drop down]</p> <p>Select the contract deposit from the list for which details are to be viewed.</p> |

3. Select the **Submit** from the options. The system displays **Contract Deposits** screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

Contract Deposits



(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

### Field Description

| Field Name       | Description   |
|------------------|---|
| Customer Id      | [Display]<br>This field displays the user id.                 |
| Contract Deposit | [Display]<br>This field displays the contract deposit number. |
| Product Name     | [Display]<br>This field displays the product name.            |

| Field Name                        | Description   |
|-----------------------------------|---|
| <b>Current Balance</b>            | [Display]<br>This field displays the balance of the term deposit.   |
| <b>Deposit Details</b>            |   |
| <b>Deposit Date</b>               | [Display]<br>This field displays the deposit date.  |
| <b>Maturity Date</b>              | [Display]<br>This field displays the date on which deposit matures.   |
| <b>Interest Rate</b>              | [Display]<br>This field displays the interest rate on the term deposit.<br>Interest Instructions and Maturity Instructions are also displayed below this field. |
| <b>Accrued Interest Till Date</b> | [Display]<br>This field displays the accrued interest till date.<br>Interest Instructions and Maturity Instructions are also displayed below this field.        |
| <b>Interest Instructions</b>      |   |
| <b>Interest Instructions</b>      | [Display]<br>This field displays the interest instructions.   |
| <b>Account</b>                    | [Display]<br>This field displays the account number.  |
| <b>Maturity Instructions</b>      |   |
| <b>Rollover Instructions</b>      | [Display]<br>This field displays the roll over instructions.  |
| <b>Account</b>                    | [Display]<br>This field displays the account number.  |

4. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 29. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

- The fund is in the Initial Public Offering (IPO) stage
- The fund is allowed for subscriptions in the given period.

This information is available as part of fund rules definition.

An investor can select for subscription of a fund.

- One Time Single Fund Purchase

### To buy mutual fund

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Buy Funds** icon from the menu using up\down scroll keys and select key. The system displays **Buy Funds** screen.

## Buy Funds



## Field Description

| Field Name         | Description   |
|--------------------|---|
| <b>Unit Holder</b> | [Mandatory, Drop down]<br>Select the unit holder.                   |
| <b>Fund AMC</b>    | [Mandatory, Drop down]<br>Select the Fund AMC for buying the funds. |

3. Select the **Submit** from the options. The system displays **Buy Funds** screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

## Buy Funds



## Field Description

| Field Name | Description                                     |
|------------|---|
| Fund Name  | [Mandatory, Drop down]<br>Select the fund name. |

4. Select **Fund Details** from the options. The system displays **Buy Funds** screen.  
 OR  
 Select the **Back** from the options to navigate to the previous screen.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR  
 Select the **Exit** from the options to exit from the application.  
 OR  
 Select the **Menu** from the options to return to the sub menu screen.





(Screen 1)



(Screen 2)



(Screen 2)

### Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Investment Type</b> | [Mandatory, Drop down]<br>Select the invest type. The options are: <ul style="list-style-type: none"> <li>• Amount</li> <li>• Units</li> </ul> |
| <b>Amount Or Unit</b>  | [Mandatory, Numeric, 15]<br>Type the amount for buying the funds.  |

| Field Name                    | Description   |
|-------------------------------|---|
| <b>Dividend Re-Investment</b> | [Mandatory, Drop down]<br>Select the dividend re-investment options. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |
| <b>Fund Information</b>       |   |
| <b>Unit Holder</b>            | [Display]<br>This field displays the unit holder id.  |
| <b>Fund AMC</b>               | [Display]<br>This field displays the fund AMC.  |
| <b>Fund Name</b>              | [Display]<br>This field displays the fund name.   |
| <b>Minimum Amount</b>         | [Display]<br>This field displays the minimum amount required to buy the funds.  |
| <b>Minimum Units</b>          | [Display]<br>This field displays the minimum units of which funds can be purchased.   |

5. Select **Place Order** from the options. The system displays **Buy Funds – Verify** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

### Buy Funds – Verify



(Screen 1)



(Screen 2)

6. Select the **Confirm** from the options. The system displays **Buy Funds - Confirm** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

### Buy Funds – Confirm



(Screen 1)



(Screen 2)

7. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the messages.  
OR  
Select the **OK** from the options to navigate to the Buy Funds screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 30. Redeem Funds

This option allows you to redeem mutual fund holdings. You may select to redeem full/part of the investment made in mutual fund by this option. The fund should be open for redemption.

A fund is open for redemption if:

- The fund is allowed for redemption in the given period. This information is available as part of fund prospectus.
- The fund is not in book closure.

The redemption process comprises of the following stages:

- Indicating the fund unit holder and the fund to be redeemed.
- Specifying redemption details including product, redemption type, transaction currency and payout mode.
- Verifying the details where user can confirm the information specified.

### To redeem mutual fund

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Redeem Funds** from the menu using up\down scroll keys and select key. The system displays **Redeem Funds** screen.

## Redeem Funds



### Field Description

| Field Name  | Description  |
|---|--|
| <b>Unit Holder</b>  | [Mandatory, Drop down ]<br>Select the Unit holder from the unit holders available. |
| 3. Select <b>View Holdings</b> from the options. The system displays <b>Redeem Funds</b> screen.<br>OR<br>Select the <b>Home</b> from the options to navigate to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application.<br>OR<br>Select the <b>Menu</b> from the options to return to the sub menu screen. |  |

## Redeem Funds



### Field Description

| Field Name         | Description   |
|--------------------|---|
| <b>Unit Holder</b> | [Display]<br>This field displays the unit holder of the fund.                                 |
| <b>Fund Name</b>   | [Mandatory, Drop down ]<br>Select the fund name from the funds available for the unit holder. |

4. Select **Place order** from the options. The system displays **Redeem Funds** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR



Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

## Redeem Funds



(Screen 1)



(Screen 2)

## Field Description

| Field Name  | Description   |
|-------------|---|
| Unit Holder | [Display]<br>This field displays the unit holder of the fund. |
| Fund Name   | [Display]<br>This field displays the fund name selected.      |

| Field Name             | Description   |
|------------------------|---|
| <b>Units</b>           | [Display]<br>This field displays the units held.  |
| <b>Amount</b>          | [Display]<br>This field displays the fund name selected.  |
| <b>Place Order</b>     |   |
| <b>Redeem type</b>     | [Mandatory, Drop down ]<br>Select the type of redemption to be done. Options are: <ul style="list-style-type: none"> <li>• Amount</li> <li>• Units</li> </ul> |
| <b>Amount or Units</b> | [Mandatory, Numeric, 15]<br>Type the amount or units as per the selection criteria.   |

5. Select **Place Order** from the options. The system displays **Redeem Funds - Verify** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

#### Redeem Funds – Verify



6. Select **Confirm** from the options. The system displays **Redeem Funds - Confirm** screen.  
 OR  
 Select the **Back** from the options to navigate to the previous screen.  
 OR  
 Select the **Exit** from the options to exit from the application.  
 OR  
 Select the **Home** option to navigate to the menu screen.  
 OR  
 Select the **Menu** from the options to return to the sub menu screen.

#### Redeem Funds – Confirm



7. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the messages.  
OR  
Select the **OK** from the options to navigate to the Redeem Funds screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 31. Portfolio

This option allows you to view the details of all the mutual fund holdings.

### To view the portfolio

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Portfolio** icon from the menu using up\down scroll keys and select key. The system displays **Portfolio** screen.

## Portfolio



## Filed Description

| Field Name   | Description   |
|--|---|
| Unit Holder  | [Mandatory, Drop down]<br>Select the unit holder from the list of unit holders available. |
| 3. Select <b>View Holdings</b> from the options. The system displays <b>Portfolio Details</b> screen.<br>OR<br>Select the <b>Home</b> from the options to navigate to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application.<br>OR<br>Select the <b>Menu</b> from the options to return to the sub menu screen. |   |

## Portfolio Details



(Screen 1)



(Screen 2)

## Filed Description

| Field Name                  | Description  |
|-----------------------------|--|
| <b>Portfolio Details</b>    |  |
| <b>Unit Holder</b>          | [Display]<br>This field displays the name of the units holder. |
| <b>Holding Fund Details</b> |  |



| Field Name                     | Description   |
|--------------------------------|---|
| <b>Fund Name</b>               | [Display]<br>This field displays the fund name.               |
| <b>Fund Type</b>               | [Display]<br>This field displays the fund type.               |
| <b>Fund Currency</b>           | [Display]<br>This field displays the fund currency.           |
| <b>Units</b>                   | [Display]<br>This field displays the number of units held.    |
| <b>Amount in Fund Currency</b> | [Display]<br>This field displays the amount in fund currency. |

4. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 32. Switch Funds

This option allows you to switch investment in one mutual fund to another type of mutual fund using mobile banking. You can switch only a part or the entire investment made in the selected fund.

A fund is open for switch if

- Fund is allowed for switch in the given period. Current date is between switch start date and switch close date. This information is available as part of Fund Rule definition.
- Fund is not in book closure.

### To switch mutual fund

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Switch Funds** icon from the menu using up\down scroll keys and select key. The system displays **Switch Funds** screen.

Switch Funds



Filed Description

| Field Name  | Description   |
|---|---|
| Unit Holder   | [Mandatory, Drop down]<br>Select the unit holder from the list of unit holders available. |
| 3. Select <b>View Holdings</b> from the options. The system displays <b>Switch Funds</b> screen.<br>OR<br>Select the <b>Home</b> from the options to navigate to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application.<br>OR<br>Select the <b>Menu</b> from the options to return to the sub menu screen. |   |

## Switch Funds



## Filed Description

| Field Name         | Description   |
|--------------------|---|
| <b>Unit Holder</b> | [Display]<br>This field displays the selected unit holder.    |
| <b>Fund Name</b>   | [Mandatory, Drop down]<br>Select the fund name from the list. |

4. Select **Place Order** from the options. The system displays **Switch Funds** screen.  
 OR  
 Select **Back** from the options to navigate to the previous screen.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

## Switch Funds



(Screen 1)



(Screen 2)

## Filed Description

| Field Name             | Description  |
|------------------------|--|
| <b>Switch Type</b>     | [Mandatory, Drop down]<br>Select the Switch type. Options are: <ul style="list-style-type: none"> <li>• Switch Amount</li> <li>• Switch Units</li> </ul> |
| <b>Amount Or Units</b> | [Mandatory, Numeric, 15]<br>Type the amount or units to be switched.   |

| Field Name       | Description   |
|------------------|---|
| <b>Fund Name</b> | [Mandatory, Drop down]<br>Select the fund name from the list. |

5. Select **Place Order** from the options. The system displays **Switch Funds - Verify** screen.  
OR  
Select **Back** from the options to navigate to the previous screen.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

### Switch Funds – Verify



6. Select **Confirm** from the options. The system displays **Switch Funds - Confirm** screen.  
OR  
Select **Change** from the options to navigate to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.



## Switch Funds – Confirm



7. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the messages.  
OR  
Select the **Ok** from the options. The initial **Switch Funds** screen is displayed.  
OR  
Select the **Menu** from the options to return to the sub menu screen

## 33. Order Status

You may place several purchase orders across various AMCs. An order goes through various stages of transfer i.e. placement, processing, allotment, authorization etc. This option displays the status details of the placed order.

### To view the order status

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Order Status** from the menu using up\down scroll keys and select key. The system displays **Order Status** screen.

## Order Status



(Screen 1)



(Screen 2)

## Filed Description

| Field Name           | Description  |
|----------------------|--|
| Unit Holder          | [Mandatory, Drop down]<br>Select the unit holder from the list.  |
| Transaction Ref. No. | [Mandatory, Alphanumeric, 16]<br>Type the transaction reference number for which order status is to be viewed. |

| Field Name    | Description  |
|---------------|--|
| <b>Status</b> | [Mandatory, Drop down]<br>Select the status. Options are: <ul style="list-style-type: none"><li>• Allotted</li><li>• Completed</li><li>• Processed</li><li>• Unprocessed</li><li>• Authorized</li><li>• Unauthorized</li></ul> |

3. Select **Submit** from the options. The system displays order status details in the **Order Status** screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

## Order Status



(Screen 1)



(Screen 2)



(Screen 3)

**Filed Description**

| Field Name                   | Description   |
|------------------------------|---|
| <b>Requested Received On</b> | [Display]<br>This field displays the date and time of the request received. |
| <b>Transaction Details</b>   |   |
| <b>Unit Holder</b>           | [Display]<br>This field displays the name of the unit holder.               |

| Field Name                | Description  |
|---------------------------|--|
| <b>Fund Id</b>            | [Display]<br>This field displays the fund id.                          |
| <b>Transaction Mode</b>   | [Display]<br>This field displays the transaction mode.                 |
| <b>Transaction Type</b>   | [Display]<br>This field displays the transaction type.                 |
| <b>Transaction Amount</b> | [Display]<br>This field displays the transaction amount.               |
| <b>Payment Details</b>    |  |
| <b>Payment Type</b>       | [Display]<br>This field displays the payment type.                     |
| <b>Payment Mode</b>       | [Display]<br>This field displays the payment mode.                     |
| <b>Transfer Branch</b>    | [Display]<br>This field displays the bank branch.                      |
| <b>Transfer Account</b>   | [Display]<br>This field displays the account number used for transfer. |
| <b>Payment Amount</b>     | [Display]<br>This field displays the amount of payment.                |
| <b>Drawee Bank</b>        | [Display]<br>This field displays the drawee bank.                      |

4. Select the **Home** from the options to get back to the **Menu** screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Exit** from the options to exit from the application.

## 34. Transaction Password Behavior

Transaction password is added security measure in mobile banking required for safer execution of any transaction. When transaction password is configured for any transaction, then while accessing that transaction, after selecting Confirm option on the verification screen, the system asks for transaction password.

Following two kind of the transaction password can be configured for Mobile Banking as per requirement:

- Random Transaction Password
- Transaction password

### To perform the transaction for which transaction password is configured

1. Log on to the Blackberry Mobile Banking application.
2. Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).
3. Select **My Payments > Own Account Transfer** icon from the menu using up/down arrow key and Select key. The system displays **Own Account Transfer** screen.



## Own Account Transfer



(Screen 1)



(Screen 2)

## Field Description

| Field Name   | Description  |
|--------------|--|
| From Account | [Mandatory, Drop down ]<br>Select the From Account as the source account for the own account transfer. |

| Field Name  | Description  |
|---|--|
| <b>To Account</b>   | [Mandatory, Drop down]<br>Select the To Account as the destination account for the own account transfer. |
| <b>Amount</b>   | [Mandatory, Numeric, 15]<br>Type the amount for the transfer.  |
| <b>Narrative</b>  | [Optional, Alphanumeric, 35]<br>Type the narrative for the transaction.                                  |
| 4. Select the <b>Submit</b> from the options. The system displays <b>Own Account Transfer Verify</b> screen.<br>OR<br>Select the <b>Home</b> from the options to navigate to the menu screen.<br>OR<br>Select the <b>Exit</b> from the options to exit from the application.<br>OR<br>Select the <b>Menu</b> from the options to return to the sub menu screen. |  |

#### Own Account Transfer Verify



5. Select the **Confirm** from the Options. The system displays **Transaction Initiation Authentication** screen.  
 OR  
 Select the **Change** from the options to navigate to the previous screen.  
 OR  
 Select the **Exit** from the options to exit from the application.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR  
 Select the **View Messages** from the options to view the messages.  
 OR  
 Select the **Menu** from the options to return to the sub menu screen.

### Transaction Initiation Authentication



6. Select the **Submit** from the options. The system displays **Own Account Transfer - Confirm** screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **Home** from the options to navigate to the menu screen.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## Own Account Transfer Confirm



7. Select the **Home** from the options to get back to the Menu screen.  
OR  
Select the **Exit** from the options to exit from the application.  
OR  
Select the **View Messages** from the options to view the message.  
OR  
Select the **OK** from the options. The initial **Own Account Transfer** screen is displayed.  
OR  
Select the **Menu** from the options to return to the sub menu screen.

## 35. ATM and Branch Locator

This transaction allows you to view the address and the location of ATM/ branch location.

### To view the location and address of the ATM and branch

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services >ATM & Branch Locators** from the menu. The system displays **ATM Branch Locator** screen.

## Branch/ATM Locator



## Filed Description

| Field Name  | Description   |
|---|---|
| Enter location  | [Mandatory, Alphanumeric]<br>Type the location to view the address and location of the branch /ATM. |
| 3. Select <b>View Address</b> from the options. The system displays the address of the ATM/Branch.<br>OR<br>Select the <b>Home</b> from the options to navigate to the main menu screen.<br>OR<br>Select the <b>Menu</b> from the options to navigate to the menu screen. |   |

## Branch/ATM Locator



4. Select the **Home** from the option to get back to the **Menu** screen.  
OR  
Select the **View Map** from the options to navigate to the **View Map** screen.  
OR  
Select the **Back** option to return to the previous screen.

#### Branch/ATM Locator





5. Select the **Home** option to get back to the **Menu** screen.  
OR  
Select the **Back** from the options to navigate to the previous screen.  
OR  
Select the **Exit** option to exit from the application.  
OR  
Select the **Satellite/Map** to view the map in satellite /map view.  
OR  
Click **Select** button to view details in map view.

## 36. Reminders

The Reminder functionality will enable users to register for reminders. Once a reminder is registered the user will be able to view the reminder under the Reminder Schedule. The reminder schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future.

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > Reminders** from the menu using up\down scroll keys and select key. The system displays **Reminders** screen.

## Reminders



3. Select Today, Week OR Month radio button to view reminder set for selected period.
4. Click the **Submit** from the options. The displays the set reminder in next screen as shown below.

## Reminders



5. Select **Exit** option to exit.
6. Select **Back** to navigate to the previous screen.
7. Select **View** to view that particular selected reminder. The system displays below Display screen.
8. Select **Modify/Delete** options in order to modify or delete that selected reminder respectively.

Reminders



## 36.1. Registration

Here, user can register reminders. Below shown is the initial screen for Reminder.

### Register Reminder



1. Select the **Register** option from the options, in order to register for reminders.

## Register Reminder



## Field Description

| Field Name        | Description   |
|-------------------|---|
| <b>Frequency</b>  | [Mandatory, Radio button]<br>Select the frequency of the reminder.  |
| <b>Subject</b>    | [Mandatory, Alphanumeric, 50]<br>Type the subject for the reminder. |
| <b>Start Date</b> | [Mandatory, Alphanumeric, 10]<br>Type the start date for reminder.  |



| Field Name         | Description   |
|--------------------|---|
| <b>End Date</b>    | [Mandatory, Alphanumeric,10]<br>Type the end date for reminder.     |
| <b>Description</b> | [Optional, Alphanumeric, 100]<br>Type the description for reminder. |

2. Select the **Register** option from the options. The system displays **Confirm** screen for the reminders, as shown below.

### Reminders confirm







3. Select **OK** from the options as shown in screen above. The system displays **Confirm** screen for Reminders.

## 36.2. Location Based Offers

This transaction allows you to receive the offers from the bank based on your physical location. Business user while on move will be able to get the offers available in the specific geo location. Location Based offers transaction is used to identify your geo location using the GPS option available in your mobile phone and based on the location identified; the offers available in the area will be identified and will be displayed on your mobile phone.

You can view location based offers, based on your geo location also can view personalized offers depend upon customers.

### To view the location based offers

1. Log on to the Blackberry Mobile Banking application.
2. Select **Offers >Location Based offers/ Personalized offers** from the menu. The system displays **Location Based offers/ Personalized offers** screen.

## Location Based Offers/Personalized Offers



3. Click **Stop** to stop receiving .offers.  
 OR  
 Select the **Back** from the options to navigate to the previous screen.  
 OR  
 Select the **Home** from the options to navigate to the menu screen.  
 OR  
 Select the **Exit** from the options to exit from the application.



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